

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

TRACY Y TAYLOR

Debtor(s)

Case No. 18-17997-AMC

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/03/2018.
- 2) The plan was confirmed on 05/14/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/11/2023.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 68.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$12,300.00.
- 10) Amount of unsecured claims discharged without full payment: \$195,249.18.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$186,073.93
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$186,073.93

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$2,500.00
Court Costs \$0.00
Trustee Expenses & Compensation \$15,219.21
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$17,719.21

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN HONDA FINANCE CORPC	Unsecured	NA	NA	NA	0.00	0.00
BMW FINANCIAL SERVICES N.A. LLC	Unsecured	6,248.00	NA	NA	0.00	0.00
BMW FINANCIAL SERVICES N.A. LLC	Unsecured	NA	20,377.55	20,377.55	1,217.34	0.00
BMW FINANCIAL SERVICES N.A. LLC	Unsecured	NA	NA	NA	0.00	0.00
BMW FINANCIAL SERVICES N.A. LLC	Unsecured	NA	NA	NA	0.00	0.00
BMW FINANCIAL SERVICES N.A. LLC	Unsecured	NA	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	NA	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	NA	349.56	349.56	20.88	0.00
CENTRAL CREDIT SERVICES	Unsecured	274.00	NA	NA	0.00	0.00
CITY OF PHILA	Priority	2,001.24	2,001.24	0.00	0.00	0.00
CITY OF PHILA	Secured	NA	1,475.20	1,475.20	1,475.20	0.00
COMMUNITY LOAN SERVICING, LLC	Secured	NA	212,219.96	139,909.78	139,909.78	0.00
CREDIT ONE BANK	Unsecured	NA	NA	NA	0.00	0.00
DSNB BLOOMINGDALES	Unsecured	955.00	NA	NA	0.00	0.00
DSNB BLOOMINGDALES	Unsecured	955.00	NA	NA	0.00	0.00
DSNB BLOOMINGDALES	Unsecured	NA	NA	NA	0.00	0.00
FEDLOAN SERVICING	Unsecured	71,090.00	NA	NA	0.00	0.00
FEDLOAN SERVICING	Unsecured	NA	NA	NA	0.00	0.00
FEDLOAN SERVICING	Unsecured	NA	NA	NA	0.00	0.00
FEDLOAN SERVICING	Unsecured	NA	NA	NA	0.00	0.00
FEDLOAN SERVICING	Unsecured	NA	NA	NA	0.00	0.00
FEDLOAN SERVICING	Unsecured	NA	NA	NA	0.00	0.00
FEDLOAN SERVICING	Unsecured	NA	NA	NA	0.00	0.00
FEDLOAN SERVICING	Unsecured	NA	NA	NA	0.00	0.00
FEDLOAN SERVICING	Unsecured	NA	NA	NA	0.00	0.00
FEDLOAN SERVICING	Unsecured	NA	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Secured	NA	12,698.02	15,872.53	15,872.53	0.00
INTERNAL REVENUE SERVICE	Priority	NA	773.23	850.46	850.46	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	22,237.23	22,327.23	1,333.81	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NORDSTROM FSB	Unsecured	4,734.00	NA	NA	0.00	0.00
PENNSYLVANIA DEPT. OF REVENUE	Priority	NA	0.03	0.03	0.03	0.00
PENNSYLVANIA DEPT. OF REVENUE	Secured	NA	2,665.92	3,199.10	3,199.10	0.00
PENNSYLVANIA DEPT. OF REVENUE	Unsecured	NA	5.00	5.00	0.30	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	1,930.73	1,930.73	115.34	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	219.85	219.85	13.11	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	193.48	193.48	11.55	0.00
SYNCB/LORD & TAYLOR	Unsecured	NA	NA	NA	0.00	0.00
SYNCHRONY BANK BY AIS INFOSOU	Unsecured	NA	1,148.67	1,148.67	68.62	0.00
SYNCHRONY BANK/BANANA REPUE	Unsecured	67.00	NA	NA	0.00	0.00
TARGET	Unsecured	NA	NA	NA	0.00	0.00
U.S. DEPARTMENT OF EDUCATION	Unsecured	NA	71,421.73	71,421.73	4,266.67	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$139,909.78	\$139,909.78	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$20,546.83	\$20,546.83	\$0.00
TOTAL SECURED:	\$160,456.61	\$160,456.61	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$850.49	\$850.49	\$0.00
TOTAL PRIORITY:	\$850.49	\$850.49	\$0.00
GENERAL UNSECURED PAYMENTS:	\$117,973.80	\$7,047.62	\$0.00

Disbursements:

Expenses of Administration	<u>\$17,719.21</u>	
Disbursements to Creditors	<u>\$168,354.72</u>	
TOTAL DISBURSEMENTS :		<u>\$186,073.93</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/31/2024

By: /s/ Kenneth E. West

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.